



Annual report

2012

EFIN's European Conference « Financial inclusion priorities in Europe »
Brussels, 25 June 2012, European Economic and Social Committee,



For its first event, EFIN's conference programme had mixed a large range of stakeholder to debate on the financial inclusion priorities and comment EFIN's position paper. To know more about the event: <http://www.fininc.eu/about-us/events,en,163.html>

EFIN's participation to EU events

1. Bucharest, 8 November 2012, EMN European Microfinance Network 9th Annual Conference "Saving and sustainability: what's the connection?"
2. Brussels, 12 March 2012, "Asset-Building: why is it important for ethnic minorities?"
3. Brussels, 25th January 2012, - European Parliament Hearing: Universal Access to a Basic Payment Account , the president of EFIN has participated to the hearing

EFIN's participation to EU projects

EFIN provides an active support regarding dissemination matters for two EU projects. These dissemination actions consist mainly in creating specific EU project pages on its website, updating and increasing the number of contacts in the financial inclusion database and a new format and frequency of its newsletters.

1. **Social Innovation on Micro-Savings (2011 - 2013)**

Specific objectives:

Experimentations in four EU countries of specific tools (matching and/or education) to support savings practices in low- income communities (BE: Réseau Financement Alternatif - FR: Agence Nouvelle des Solidariétés Actives - HU: Autonomia Foundation - UK: Financial Inclusion Centre) - Pilot experiments' evaluation at national and transnational level, implemented by Crédoc - Mutual learning & stakeholders networking - Five Workshop seminars & one conference in Brussels (9 & 10 September 2013) - Broad dissemination via website and newsletters

This project has been selected to promote social experimentation as a source of innovation in the social policies falling within the open method of coordination applied to social protection and social inclusion (the social OMC) in the European Union.

2. **Cooperation for Inclusive Affordable Personal Credit (2012-2013)**

Specific objectives:

Analyse initiatives in four EU countries that have developed specific credit products to meet the needs of low income households in a responsible way (BE: Crédal Crédit social accompagné – IT: Un Raggio di Luce – FR: Secours Catholique – UK: Credit Union of Nottingham) - Foster knowledge & best practices exchanges – Implement three knowledge seminars on specific issues: 1) Affordable personal credit: the issue of the appropriate dissemination (IT) ; 2) Affordable personal credit: the sustainable long-term strategy (UK) ; 3) Does affordable personal credit reach the poor? (FR) - Elaborate a video with stakeholder testimonies - Develop and implement training module seminars in five EU countries in collaboration with national organiser : AT - ASB Schulderberatungen GmbH; CZ - Poradna pri financni ; DE - Deutsches Mikrofinanz Institut e.V ; SP - Women World Bank ; RO - National Association of Credit Unions from Romania - Broad dissemination via website and newsletters.

This project has been selected to promote new models for cooperation between public institutions, companies and social enterprises, in order to bring about a more effective and coordinated approach, via the creation of specific partnerships which allow affordable personal credit to be proposed.

EFIN's Financial Inclusion Priorities Final Paper

EFIN has finalised, approved and printed the priorities paper. Available at : <http://www.fininc.eu/gallery/documents/conference-28-mai-2012/prioritiesimprim.pdf>

EFIN Newsletters

EFIN has published 8 newsletters on a regular basis during 2012, available on the website. In 2012, the newsletters frame has been redesigned to include specific sections dedicated to the on going EU projects.

EFIN Website: www.fininc.eu

Regular updates of the content, the Who's Who database and the bibliography.

2012 New Members

International Association for Community Development (IACD)

(<http://www.iacdglobal.org/>) is the only global network of practitioners and activists working towards social justice through community development approaches.

SP - ACAF - Asociación de Comunidades Autofinanciadas micro-saving practitioners

ACAF Spain (<http://comunidadescafa.org/web/index.html>) is an organisation who promote collective micro-saving practices in low income communities.

SP - WWB - Women World Bank association

WWB has a long experience in microcredit for women in Spain.

PL - Microfinance Centre (MFC)

MFC (<http://www.mfc.org.pl/>) is an important polish organisation working in the field of micro-saving, but also financial education and microfinance, in a broad understanding.

DE - Evers & Jung GmbH (Germany) - research centre

E&J is a research organisation (http://www.eversjung.de/ceemes/page/show/210_profil_en) specialised in inclusion banking and financial services.

HU - Autonomia

Autonomia (<http://www.autonomia.hu/en>), since 2003, is active in promoting micro-saving practices in low-income communities.

UK - Runnymede Trust (London)

Runnymede (<http://www.runnymedetrust.org/about.html>) is the UK's leading independent race equality think tank. It generate intelligence for a multi-ethnic Britain through research, network building, leading debate, and policy engagement. This organisation support micro-savings practices for many years.

LU- ETIKA

Etika promote an ethical use of money and savings, promote alternative way to save money and invest, in order to support sustainable development (<http://www.etika.lu>).

IT - ACAF

ACAF Italy is a new organisation who promote collective micro-saving practices in low income communities.

FR - ANSA Agence nouvelle des solidarités actives

ANSA is a organisation active in social innovation programme in France, and has specific experience in financial education.

UK - Financial Inclusion Centre

FIC (http://inclusioncentre.co.uk/wordpress29/?page_id=7) is a research centre specialised in financial exclusion and consumer behaviour in financial services.

AT - ASB Schuldberatungen

ASB is the national federation for Austrian debt counsellors.

SE - Department of Health and Welfare studies - Malmoe university

Directed by Richard Alström, who has a long experience in studying impact of over-indebtedness on quality of life and living conditions (among other themes).

CZ - Poradna pri fianančni tisni- debt advisory centre

Poradna is active in debt advise for the indebted consumers including insolvency procedures and prevention activities.

BE - CAMD - Brussels debt counselors support centre

CAMD is the Brussels official institute to train debt counselors. It also provides information on over-indebtedness issues and is doing advocacy for a better regulation.

EFIN's Management Agenda 2012

Management Committee: 18 April (Brussels) and 19 December (written procedure)
Brussels, 24 June 2012, General Assembly

EFIN has officially created a first Expert group active on savings issues at the end of 2012.